

REMARKS

This communication is responsive to the Office Action mailed August 13, 2003. Fourteen claims (2 independent and 12 dependent) remain pending in this Application -- i.e., claims 20-23 25-27, and 29-35. Claim 28 has been canceled without prejudice. No new matter has been added. Applicant believes that no fee is required by this response; should any fee be necessary (including any fees for extensions of time or additional claims), however, the Commissioner is authorized to deduct such fee from Deposit Account 19-2814.

A. Claim Rejections - 35 U.S.C. § 112

Claims 20, 28, 29, and the various dependent claims depending therefrom are rejected under 35 U.S.C. 112, second paragraph. Specifically, the Examiner argues that the claim elements "key object classes" and "secondary object classes" are not clearly defined in the specification, and that the applicants appear to use the terms synonymously.

Applicants respectfully submit that both of these terms are clearly described in the specification and are illustrated using suitable examples. For a description of "key object classes," see, for example, page 18, line 13 ("[d]atabase 142 preferably contains a 'key' field that partitions the database according to a high-level class of objects") followed by the "business unit" class example (page 18, line 16), which is used to organize the data into useful business-related partitions. As the specification notes, the key fields, which partition objects classes, can be used to "organize database 142 in radically different fashions" (page 18, line 18). Some additional examples of key object classes (and the resulting logical partitions) include geographic region (page 18, line 20) and product classes (page 18, line 21). Page 19, lines 1-7, describes key object class inheritance. Page 19, lines 8-18 describes how firewalls can be used for logical separation of objects on a single database. Figure 7 further illustrates the use of these "key object classes."

For a description of "secondary object classes," see page 19, line 19, where the specification explains that "secondary classes 186 generally depend from the key class 188." This is clearly illustrated in Figure 7. Page 20, lines 3-6 gives an example where "secondary object class 186 differentiates various product belonging to the same key class 188." Page 20, lines 7-20 set forth a further example useful in a smartcard context. Page 21, lines 2-4,

contrasts key classes and secondary classes. Page 21, lines 6-9 describes how key objects and secondary objects effectively share and re-use objects stored in the repository. Page 21, lines 12-15 also clearly notes the difference between key objects and secondary objects.

Applicants therefore respectfully submit that the claim terms "key object classes" and "secondary object classes" are frequently and clearly described in the specification and drawings, and that at no point are these terms used synonymously.

B. Claim Rejections – 35 U.S.C. 103

Claims 20-23 and 25-35 stand rejected under 35 U.S.C. 103(a) as being unpatentable over Schein in view of Owens. Applicants thank the Examiner for the thoughtful and detailed analysis presented in the office action.

The Examiner begins by setting forth an interpretation of "key object classes" and "secondary object classes" that is informed by the section 112 rejection covered in paragraph 'A' above. To the extent that the section 112 rejection is improper, applicants restate their argument that neither of the cited references include a system which includes objects that are "instances of one or more key object classes and one or more secondary object classes, wherein said key object classes partition said database in accordance with a high-level category, and wherein said secondary classes depend from said key object classes" and wherein "each of said stored value products is an object instantiated from one of said secondary object classes derived from one of said key object classes," as recited in the claims as amended. This element, which improves efficiency and object re-use in the design and creation of stored value products, is not suggested, inferred, or otherwise disclosed by any combination of the art of record.

The Examiner addresses this terminology on page 18 of the Office Action. Certainly, the term "object" is used in the present application in its traditional sense of an instantiation of an "object class." It is true, as the Examiner states, that object-oriented databases have become widely available, and it is also true that SQL databases utilize index keys to facilitate searching, and that these techniques and models are part of the general prior art.

But the terms "key object class" and "secondary object class" (and their respective objects) are used differently in the present application. Specifically, as shown in Figures 7

and 8, and as described in the specification as identified above, the present invention involves the use of stored value products which are themselves instances of secondary object classes derived from key object classes. To further clarify this aspect of the invention, the independent claims have been amended accordingly.

Applicants agree with the Examiner that Owens discloses an object-oriented paradigm for administering financial interests using a relational database. However, the system shown at column 5, line 35 to column 6, line 10 of Owens, while certainly describing the use of objects and SQL, does not disclose the specific use of a secondary object that inherits its characteristics from a key object class and which is itself a stored value product. It is the combination of this object architecture, in combination with the use of multiple stored value products, that is central to the invention. No combination of Schein, Owens, or the general prior art attributable to someone of ordinary skill would include the system as recited in the amended claims.


B. Conclusion

In conclusion, Applicants respectfully submit that the present application is in condition for allowance, and earnestly solicits a Notice of Allowance at the Examiner's earliest convenience. The Examiner is invited to telephone the undersigned if such would advance prosecution of this Application in any way.

Dated this 13th day of November, 2003.

Respectfully submitted on behalf of
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